

March 6, 2020

Senator Delores Kelley, Chair
Senator Brian Feldman, Vice Chair
Finance Committee
Miller Senate Building, 3 East
Annapolis, MD 21401



*RE: **Letter of Support** on SB 787 – Family Investment Program – Temporary Cash Assistance – Eligibility from Deborah Wilcox, LCSW-C, Social Worker for Health Care for the Homeless*

Dear Chairwoman McIntosh, Vice Chairman Jackson, and Members of the House Appropriations Committee,

My name is Deborah Wilcox and I am pleased to provide written testimony about my support of SB 787, which provides an increase in Temporary Cash Assistance (TCA). I work for the Pediatric and Family Practice at Health Care for the Homeless in Baltimore and have been a social worker in Baltimore City for over 26 years. I have worked with low-income and homeless families in clinics, shelters and home visit, to assist with a variety of health, mental health and psychosocial issues. Through my experience, I have a good understanding of the importance of TCA for families experiencing poverty and for homeless families in particular.

Imagine that you and your children suddenly became homeless, having no place to go and no income – no means of paying for a place to stay. After many weeks on a waiting list, you arrive at a shelter and are provided with a bed to sleep in a congregated room with many other families. You are informed that the shelter resources are limited and you will eventually need to pay for your own supplies like toilet paper, diapers, personal hygiene items, clothes, shoes and transportation. Or you're meeting with a case worker, at a shelter or community agency, to discuss housing options but since you don't have an income you cannot apply for any programs because of the application fees, security deposit and the required proof of income. Maybe you have a doctor's appointment for yourself or your child, but since you don't have an income, you do not have transportation to get to the appointment. Perhaps you need to call your children's school or schedule medical appointments but due to no income, you can't pay for a phone.

Everyone has the right to have essential needs met such as food and shelter. For homeless families with children, the stress from trying to obtain shelter, food and personal items is enormous. Having access to a source of income while trying to get on your feet, secure housing and employment, is vital to the health of homeless families with children.

TCA is a starting point for families to move from homelessness to stability. Since most housing programs require clients to have an income, TCA enables families experiencing homelessness access to these programs so they can obtain stable housing. When clients are sanctioned, losing their TCA can delay access to housing and increase their shelter stay. For families who are housed, the current TCA sanctions can jeopardize housing and result in homelessness.

My client, "Jean", has resided in permanent housing for several years with her husband and children, after residing in shelter due to homelessness. Jean's husband had been employed episodically. During times of unemployment, the family was receiving TCA. Several months ago, Jean's family was sanctioned for non-compliance with work activity (even though her husband was attending). Jean was very stressed about how to

pay rent and provide the other needed items for her family. Fortunately, Jean had some advocacy to help resolve the issue, but what if she did not and could not pay her rent?

Another client, "Marie," was obtaining TCA and then became homeless. Marie was unable to participate in work activity due to her transient situation. Marie explained her situation to the DSS worker, requesting a temporary exemption from work activity due to her homeless situation. Her worker did not follow-up on the request, and instead, handed Marie a disability form for her health care provider to complete (Marie, was not disabled). When Marie did not submit the disability form, she received a sanction and lost her TCA.

The current TCA sanctions create unnecessary hardship for families who are already very vulnerable.

Modifying the current TCA sanctions to enable families to maintain a partial benefit is one way to prevent loss of housing and utilities as well as reduce caretaker and family stress. In addition, listening to clients, properly assessing their situation and providing good cause exemptions based on client hardship (such as homelessness), is another way to help support families who are already struggling to meet basic needs. Therefore, I fully support SB 787 as it helps families maintain the financial assistance needed to provide for essential needs and limits the risk of falling into homelessness.

On behalf of my clients and for all the families Health Care for the Homeless serves, thank you for your consideration of this important legislation and we urge a favorable vote.

Sincerely,

Deborah Wilcox, LCSW-C
Social Worker, Health Care for the Homeless

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We work to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy, and community engagement. We deliver integrated medical care, mental health services, state-certified addiction treatment, dental care, social services, and housing support services for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County. For more information, visit www.hchmd.org.